

SENT VIA CERTIFIED MAIL - RETURN RECEIPT REQUESTED

Date: [Insert Date]

[Borrower Name]
[Borrower Address]
[City, State, Zip Code]

Re: Loan Number: [Insert Loan Number]
Property Address: [Insert Property Address]

NOTICE OF DEFAULT AND FINAL DEMAND FOR CURE

Dear [Borrower Name],

This letter serves as formal notice that you are in default of your Deed of Trust/Mortgage agreement dated [Insert Date of Original Mortgage]. Specifically, you have violated the "Due-on-Sale" or "Transfer of Interest" clause by encumbering the property with an unauthorized secondary mortgage or lien without the prior written consent of [Lender Name].

Public records indicate that a secondary lien was recorded on [Date of Secondary Lien] in favor of [Secondary Lender Name] in the amount of \$[Amount]. This action constitutes a breach of your contractual obligations.

FINAL DEMAND:

You are hereby demanded to cure this default within [Number, e.g., 30] days from the date of this letter by providing documented proof that the unauthorized secondary mortgage has been fully released or subordinated to our primary position.

Failure to cure this default within the timeframe specified will result in the acceleration of your loan. If the loan is accelerated, the entire unpaid principal balance, along with accrued interest and fees, will become immediately due and payable. Continued non-compliance will lead to the commencement of foreclosure proceedings to protect our interest in the property.

Please deliver proof of cure to the following address:

[Lender Name/Department]
[Attn: Name/Title]
[Mailing Address]
[City, State, Zip Code]

If you have any questions, you may contact our office at [Phone Number].

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Title]

[Lender/Service Name]